



## HOW TO NAVIGATE COVID-19 As AN ARTIST

Indiana Arts Commission

April 1, 2020

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## WHAT ARE WE DOING?

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## MORE SPECIFICALLY, WE WILL:

THINGS YOU SHOULD BE DOING  
THINGS YOU SHOULD **NOT** BE DOING

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WHAT SHOULD I BE DOING RIGHT NOW?

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WHAT SHOULD I BE DOING RIGHT NOW?

	Today
Checking Account	\$ _____
Savings Account	\$ _____

	Today
Debt	\$ _____

	April
Income	<i>What will still come in?</i>
Expenses	<i>What do you need to pay?</i>
Difference	<i>This comes from your savings... Or adds to debt.</i>

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## WHAT SHOULD I BE DOING RIGHT NOW?

### Minimize Expenses

Look back at March to get an idea of what you spent.

Suspend anything you can.

Ask for flexibility.

Check for loan payment terms that have changed (especially Federal student loan payments).

Document conversations.

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## WHAT SHOULD I BE DOING RIGHT NOW?

### Other Institutional Support

- Talk to your bank or credit union
  - Extending loans and emergency grants
- Talk to trade groups or other associations
  - Lots of support and advocacy available
- Talk to civic associations
  - Advocacy, flexibility, and some emergency funding

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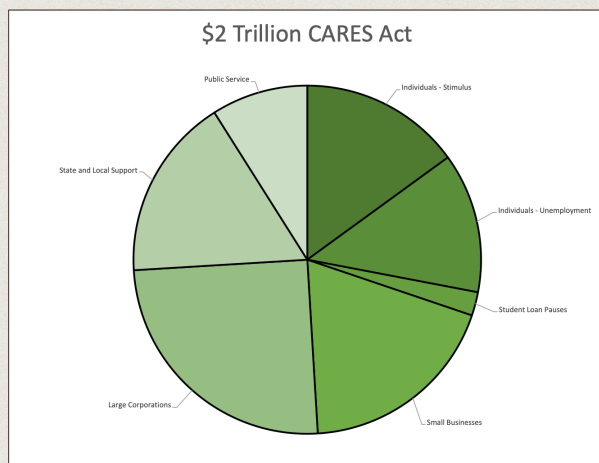
## WHAT SHOULD I BE DOING RIGHT NOW?

### Maximize Income

- Keep W-2 jobs that are ongoing.
- Creatively adapt your work.
- Ask for community support.
- Find emergency support.

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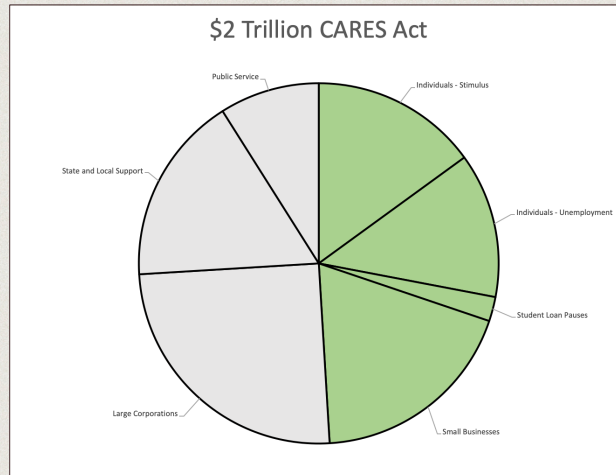
## WHAT SHOULD I BE DOING RIGHT NOW?



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## WHAT SHOULD I BE DOING RIGHT NOW?

### Stimulus Money

- \$1,200 per person (\$2,400 per couple)
  - \$500 per child (under 16)
- Up to \$75,000 of AGI (\$150k of AGI per couple)
  - Look at Line 8b of your 2019 Form 1040 (or Line 7 of your 2018 Form 1040)
- Should be automatically being processed

#### Key Point

If you have not filed taxes for 2018 or 2019, go ahead and do that now.

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## WHAT SHOULD I BE DOING RIGHT NOW?

### Unemployment

- Now applies to contractors and gig workers plus W-2 workers
- Apply online through Indiana's Department of Workforce Development

**Uplink**  
INDIANA DEPARTMENT OF WORKFORCE DEVELOPMENT

### Claimant Self Service

**COVID-19 Update**

Thank you for visiting Uplink CSS to file your unemployment insurance claim. Due to **extremely high call volume to the DWD Contact Center**, some calls are getting a message that the phone number is not working. We are working to correct this and are doing everything we can to answer calls and emails as **quickly as possible**. All information regarding claim filing can be found on this site or at [www.Unemployment.IN.gov](http://www.Unemployment.IN.gov).

- If you have an Uplink CSS account but cannot log-in because you forgot your username or password, you

**User Login**

Enter email address

Enter Password

**Sign In**

**New User Registration**

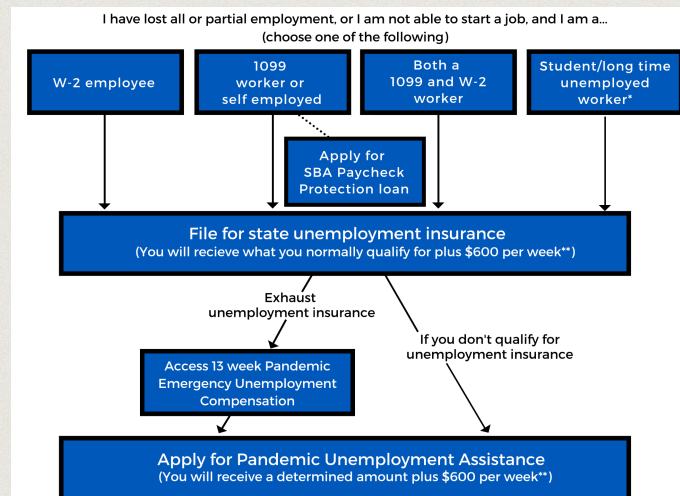
[Forgot Username?](#) [Forgot Password?](#)

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## WHAT SHOULD I BE DOING RIGHT NOW?



Source: <https://www.dramatistsguild.com/news/government-support-creative-professionals-impacted-covid-19>

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## WHAT SHOULD I BE DOING RIGHT NOW?

### Unemployment

- Go ahead and apply
- Estimating lost income can be a challenge:
  - Previous tax data
  - Previous financial data
  - Information about cancelled gigs/events

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## WHAT SHOULD I BE DOING RIGHT NOW?

### Student Loan Pauses

- Automatically applies to federal loans
  - It's okay to ask for flexibility from your private loan provider
- Check your "payment due" online (probably says zero)
  - Keep a copy of this
- Extends through September 30

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## WHAT SHOULD I BE DOING RIGHT NOW?

### Loans from the SBA

- Loans up to \$25,000 at 3.75% (2.75% for non-profits)
- No repayments for 11 months
- Emergency grants from the SBA (\$10,000)

### Coronavirus (COVID-19)

SBA Disaster Assistance in Response to the Coronavirus

#### Content

[Areas eligible for SBA disaster loans](#)  
[Apply for a loan with SBA](#)

For more info:

<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

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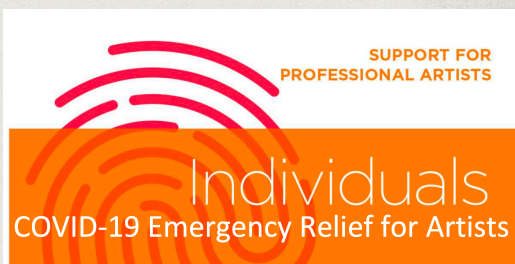
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## WHAT SHOULD I BE DOING RIGHT NOW?

### Artist Emergency Grants

- Some superstars: CERF+, Joan Mitchell Foundation, NYFA, Tremaine Foundation, Alliance of Artists Communities
- State arts councils/commissions and city arts agencies



#### COVID-19/Coronavirus Freelance Artist Resources

Posted on Mar 13, 2020

Employment; Film; Funding / Grants; Literary; Performing; Public Art; Social Practice Art; Visual



Comment

Indianapolis, IN, Unknown



ADD IT

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## WHAT SHOULD I BE DOING RIGHT NOW?

### Do the Math

Check in with your balances regularly.

Plan for debt repayments and savings replenishments when this is over.

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WHAT SHOULD I **NOT** BE DOING RIGHT NOW?

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WHAT SHOULD I **NOT** BE DOING RIGHT NOW?

Panicking.

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WHAT SHOULD I NOT BE DOING RIGHT NOW?

Panicking.

Avoiding hard conversations.

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WHAT SHOULD I NOT BE DOING RIGHT NOW?

Panicking.

Avoiding hard conversations.

Stressing about making work.

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## WHAT SHOULD I NOT BE DOING RIGHT NOW?

Panicking.  
Avoiding hard conversations.  
Stressing about making work.  
Liquidating all investments ever.

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## WHAT SHOULD I NOT BE DOING RIGHT NOW?

Panicking.  
Avoiding hard conversations.  
Stressing about making work.  
Liquidating all investments ever.  
Pretending like nothing is going on.

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## WHAT SHOULD I NOT BE DOING RIGHT NOW?

Panicking.  
Avoiding hard conversations.  
Stressing about making work.  
Liquidating all investments ever.  
Pretending like nothing is going on.  
Avoiding self-care.

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## WHAT SHOULD I NOT BE DOING RIGHT NOW?

Panicking.  
Avoiding hard conversations.  
Stressing about making work.  
Liquidating all investments ever.  
Pretending like nothing is going on.  
Avoiding self-care.  
Avoiding care for others.

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## RECAP

### What Should I Do?

Minimize expenses.  
 Ask for help.  
 Ask for flexibility.  
 Maintain income (if you can).  
 Apply for unemployment.  
 Receive stimulus money.  
 Explore small business support.  
 Stay tuned.

### What Should I **Not** Do?

Panicking.  
 Avoiding hard conversations.  
 Stressing about making work.  
 Liquidating all investments ever.  
 Pretending like nothing is going on.  
 Avoiding self-care.  
 Avoiding care for others.

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## MORE IMPORTANT RECAP:

TAKE CARE OF YOURSELF.

IT'S GOING TO BE OKAY.

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